

**Application number:** 09/396005

**Art Unit:** 3621

**Applicant:** Khai Hee Kwan

**Examiner:** James A Reagan

**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

### Appendix 1

#### MARKED VERSION

5 Without conceding the validity of the examiner's argument or the undemonstrated prima facie, and to expedite prosecution of the application, the claims are hereby amended as below and we respectfully seek the examiner's permission to add the following amendments:

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13. (Previously Presented ) In an Internet system having a plurality of computers connected by a network, a user to user payment method executable at host server having a database to transfer stored funds in any currencies over a network under payer's control, comprising:

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prompting payer to input payer's account identifier and password;

authenticating the said payer's account identifier and password for validity;

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prompting the payer to input payee's account identifier and fund transfer information;

receiving said payee's account identifier and fund transfer information;

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upon authenticating the payee's account identifier, instantly crediting the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer;

instantly debiting the balance associated with the payer's account identifier and password in the database with the said fund transferred to payee's account; and

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whereby said transfer is made without interacting with payee.

- 5    14. (Currently Amended) The method of Claim 13 includes a step of storing and linking prepaid card amount to an user account identifier in the host server over a network comprising:

prompting user to enter security code associated with the prepaid card;

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receiving the security code;

determining if the security code is valid;

- 15    determining if any ~~identifier~~-account identifier is associated with the security code;

if there is no account identifier associated with said code then prompt user to enter an user account identifier, password, storage period and currency to be stored;

- 20    receiving the said user account identifier, password, storage period and currency as inputted by user;

determining said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

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calculating the stored value;

output stored value to user;

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if said user account identifier, password combination is unique and stored value is acceptable to user then add said account identifier and password into database linked with the stored value amount;

- 5 if said user account identifier, password combination is not unique and stored value is acceptable to user then linked the stored value amount to said existing user account identifier and password in the database; and

whereby upon completion of storing and linking said prepaid card is valueless.

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15. (Previously Presented) In an Internet system having a plurality of computers connected by a network, a method using a convertible prepaid card for payment to a merchant in any currencies over a network comprising:

- 15 at the merchant server, receiving a request for payment for good or services by purchaser;

generating a first dynamic transaction code to the host server;

generating a second dynamic transaction code to the purchaser;

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at the host server having a database, receiving the first transaction code from merchant server;

requesting purchaser to provide second transaction code and security code from prepaid  
25 card;

receiving the second transaction code and security code as inputted by purchaser;

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authenticating the first transaction code and second transaction code jointly at said host server;

authenticating the said security code for validity;

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upon authentication of the security code, instantly crediting the amount requested for payment to merchant's account if the balance in said database associated with the security code is more than the requested amount for payment;

10 instantly debiting the balance associated with the security code in said database with the said amount paid to merchant's account;

notifying merchant server and purchaser; and

15 whereby first transaction code and second transaction code are distinct.

16. (Previously Presented) The method of Claim 15 where if said amount payable is in a currency other than said prepaid card's currency further comprising steps at the host server:

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requesting purchaser to convert the equivalent amount in prepaid card's currency to the requested foreign currency amount if the balance in the database is more than the requested equivalent foreign currency amount for payment;

25 receiving approval by purchaser for converting the said equivalent amount to the requested foreign currency amount for the transaction;

instantly crediting the converted amount in foreign currency for payment to merchant's account; and

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instantly debiting the said credited amount equivalent in prepaid card's currency associated with the purchaser's prepaid card account in the database.

- 5    17. (Previously Presented) User to user payment system for transferring stored funds in any currencies over a network accessible by a plurality of users comprising:

at least a host server with a database further comprising; a computer storage medium for storing executable program code programmed to perform the method of Claim 13.

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18. (Previously Presented) User to user payment system for transferring stored funds in any currencies over a network accessible by a plurality of users comprising:

- 15    at least a host server with a database further comprising; a computer storage medium for storing executable program code programmed to perform the method of Claim 14.

19. (Previously Presented) An Internet system using a convertible prepaid card for  
20    payment to a merchant in any currencies over a network comprising:

at least a merchant server further comprising;

a computer storage medium for storing executable program code; and

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means for executing the said program code, wherein the program code further comprises:

code to receive a request for payment for good or services by purchaser;

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code to generate a first dynamic transaction code to the host server;

code to generate a second dynamic transaction code to the purchaser; and

5 a host server having a database further comprising;

a computer storage medium for storing executable program code; and

means for executing the said program code, wherein the program code, further comprises:

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code to receive the first transaction code from merchant server;

code to request purchaser to provide second transaction code and security code from prepaid card;

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code to receive the second transaction code and security code as inputted by purchaser;

code to authenticate the first transaction code and second transaction code jointly;

20 code to authenticate the said security code for validity;

code to instantly credit the amount requested for payment to merchant's account if the balance in the database associated with the security code is more than the requested amount for payment;

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code to instantly debit the balance associated with the security code in the database with the said amount paid to merchant's account;

code to notify merchant server and purchaser; and

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whereby first transaction code and second transaction code are distinct.

- 5    20. (Currently Amended) The system of Claim 19 wherein program code further comprising:

code to determine if the said amount payable is in a currency other than the prepaid card's currency;

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code to request purchaser to convert the equivalent amount in prepaid card's currency to the requested foreign currency amount if the balance in the database is more than the requested equivalent foreign currency amount for payment;

- 15    code to receive approval by purchaser for converting the said equivalent amount to the requested foreign currency amount for the transaction;

code to instantly credit the converted amount in foreign currency for payment to merchant's account; and

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code to instantly debit the said credited amount equivalent in prepaid card's currency associated with the purchaser's prepaid card account in the database

- 25    21. (Previously Presented) The system of Claim 19 wherein said transaction codes comprising encrypted purchase information, amount, merchant information and a fixed period of expectancy.

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22. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of claim 13

23. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of claim 14

24. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of claim 15.

25. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 16 .

26. (Previously Presented) The method according to Claim 14, wherein calculation of the stored value is based at least in part on the formula below;

Stored value =  $B * D * L * C * R$

Where B is the face value of the prepaid card, D is a factor related to storage period, L is factor related to the value and loyalty of customer that is based on his/her past purchases of pre-paid cards, C is factor relating to the cost of money and R is a factor concerning flexibility in currency stored.

27. (Previously Presented) User to user payment system for transferring stored funds in any currencies over a network accessible by a plurality of users comprising:

at least a host server with a database further comprising; a computer storage medium for storing executable program code programmed to perform the method of Claim 26.



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28. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 26.

5    29. (Currently Amended) ~~The method of Claim 13 whereby said fund is prepaid or stored value.~~ A merchant payment method over a network comprising:

receiving a request for payment for good or services by purchaser and responding by generating dynamic transaction code to purchaser;

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displaying said transaction code to purchaser and requesting purchaser to manually re-submit said transaction code;

receiving said re-submitted transaction code by purchaser;

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authenticating said re-submitted transaction code to provide an indication of human submission when authenticating is approved; and

wherein transaction codes are not economic representation.

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30. (Currently Amended) ~~User to user payment system for transferring stored funds in any currencies over a network accessible by a plurality of users comprising: A merchant payment system over a network comprising:~~

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a programmable computer comprising:

at least a host server with a database further comprising;

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a computer storage medium for storing executable program code programmed to perform the method of Claim 29.

31. (Previously Presented) Computer executable software code stored on a computer  
5 readable storage medium implementing the method of Claim 29.

10 -end-